

## FORM 1 VOLUNTARY PETITION

## United States Bankruptcy Court

District of

VOLUNTARY  
PETITION

IN RE (Name of debtor-If individual, enter Last, First, Middle)

Switka, Patricia, Anne

ALL OTHER NAMES used by debtor in the last 6 years  
(Include married, maiden and trade names)

NAME OF JOINT DEBTOR (Spouse) (Last, First, Middle)

ALL OTHER NAMES used by the joint debtor in the last 6 years  
(Include married, maiden and trade names.)

SOC. SEC./TAX I.D. NO. (If more than one, state all)

138-48-0433

SOC. SEC./TAX I.D. NO. (If more than one, state all)

STREET ADDRESS OF DEBTOR (No. and street, city, state, zip)

42 Kathy Court  
Brick, NJ 08724-1471

STREET ADDRESS OF JOINT DEBTOR (No. and street, city, state, zip)

COUNTY OF RESIDENCE OR  
PRINCIPAL PLACE OF BUSINESS  
oceanCOUNTY OF RESIDENCE OR  
PRINCIPAL PLACE OF BUSINESS

MAILING ADDRESS OF DEBTOR (If different from street address)

MAILING ADDRESS OF JOINT DEBTOR (If different from street address)

LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR  
(If different from addresses listed above)

Debtor has been domiciled or has had a residence, principal place  
of business or principal assets in this District for 180 days  
immediately preceding the date of this petition or for a longer part of  
such 180 days than in any other District.  
☐ There is a bankruptcy case concerning debtor's affiliate, general  
partner or partnership pending in this District.

## INFORMATION REGARDING DEBTOR (Check applicable boxes)

## TYPE OF DEBTOR

- ☒ Individual ☐ Corporation Publicly Held  
☐ Joint (H&W) ☐ Corporation Not Publicly Held  
☐ Partnership ☐ Municipality  
☐ Other

## NATURE OF DEBT

- ☒ Non-Business Consumer ☐ Business - Complete A&B below

## A. TYPE OF BUSINESS (check one box)

- ☐ Farming ☐ Transportation ☐ Commodity Broker  
☐ Professional ☐ Manufacturing/  
Mining ☐ Construction  
☐ Retail/Wholesale ☐ Real Estate  
☐ Railroad ☐ Stockbroker ☐ Other Business

## B. BRIEFLY DESCRIBE NATURE OF BUSINESS

CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE  
PETITION IS FILED (Check one box)

- ☒ Chapter 7 ☐ Chapter 11 ☐ Chapter 13  
☐ Chapter 9 ☐ Chapter 12 ☐ § 304-Case Ancillary to Foreign  
Proceeding

## FILING FEE (Check one box)

- ☒ Filing fee attached.  
☐ Filing fee to be paid in installments. (Applicable to individuals only) Must attach  
signed application for the court's consideration certifying that the debtor is  
unable to pay fee except in installments. Rule 1006(b). see Official Form No. 3

## NAME AND ADDRESS OF LAW FIRM OR ATTORNEY

Stephen G. Schueler, Esq.  
1010 Highway 71, Suite 2  
Spring Lake Heights, NJ 07762  
Telephone No. 732-449-0055

## NAME(S) OF ATTORNEY(S) DESIGNATED TO REPRESENT THE DEBTOR

Stephen G. Schueler, Esq.

☐ Debtor is not represented by an attorneySTATISTICAL ADMINISTRATIVE INFORMATION  
(Estimates only) (Check applicable)

- ☐ Debtor estimates that funds will be available for distribution  
☐ Debtor estimates that after any exempt property is excluded,  
expenses paid, there will be no funds available for distribution

## ESTIMATED NUMBER OF CREDITORS

- ☐ 1-15 ☒ 16-49 ☐ 50-99 ☐ 100-199

## ESTIMATED ASSETS (in thousands of dollars)

- ☐ Under 50 ☒ 50-99 ☐ 100-499 ☐ 500-999 ☐ 1000-999

## ESTIMATED LIABILITIES (in thousands of dollars)

- ☐ Under 50 ☐ 50-99 ☐ 100-499 ☐ 500-999 ☐ 1000-999

## ESTIMATED NUMBER OF EMPLOYEES - CH 11 &amp; 12 ONLY

- ☐ 0 ☐ 1-19 ☐ 20-99

## ESTIMATED NO. OF EQUITY SECURITY HOLDERS - CH

- ☐ 0 ☐ 1-19 ☐ 20-99

## UNITED STATES BANKRUPTCY COURT

District of New Jersey

RECEIPT

Case # 04-33858

Chapter 7

# 000204212 - BH

Filed: 07/20/04

Trenton

04:48 PM, July 20, 2004

Code	Qty	Amount
NF	1	\$39.00
07	1	\$170.00

Debtor(s):  
Patricia Anne Switka

**TOTAL PAID: \$209.00**  
From: Stephen G. Schueler  
1010 Highway 71  
Suite 2  
Spring Lake Heights, NJ 07762 3



Name of Debtor Switka, Patricia Case No. \_\_\_\_\_

(Court use only)

FILING OF PLAN

For Chapter 9, 11, 12 and 13 cases only. Check appropriate box.

☐ A copy of debtor's proposed plan dated \_\_\_\_\_ is attached. ☐ Debtor intends to file a plan within the time allowed by statute, rule, or order of the court.

PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS (If more than one, attach additional sheet)

Location Where Filed	Case Number	Date Filed

PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THIS DEBTOR (If more than one, attach additional sheet.)

Name of Debtor	Case Number	Date

Relationship	District	Judge

REQUEST FOR RELIEF

Debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

SIGNATURES

ATTORNEY

X \_\_\_\_\_ Date \_\_\_\_\_  
Signature

INDIVIDUAL /JOINT DEBTOR(S)

I declare under penalty of perjury that the information provided in this petition is true and correct.

X \_\_\_\_\_  
Signature of Debtor  
Date

X \_\_\_\_\_  
Signature of Joint Debtor  
Date

CORPORATE OR PARTNERSHIP DEBTOR

I declare under penalty of perjury that the information provided in this petition is true and correct, and that the filing of this petition on behalf of the debtor has been authorized.

X \_\_\_\_\_  
Signature of Authorized Individual

\_\_\_\_\_  
Print or Type Name of Authorized Individual

\_\_\_\_\_  
Title of Individual Authorized by Debtor to File this Petition  
Date

EXHIBIT "A" (To be completed if debtor is a corporation requesting relief under chapter 11.)

☐ Exhibit "A" is attached and made a part of this petition.

TO BE COMPLETED BY INDIVIDUAL CHAPTER 7 DEBTOR WITH PRIMARILY CONSUMER DEBTS (See P.L. 98-353 § 322)

I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7 of such title.

If I am represented by an attorney, exhibit "B" has been completed.

X Patricia A Switka  
Signature of Debtor

Date 7/15/04

X \_\_\_\_\_  
Signature of Joint Debtor

Date

EXHIBIT "B" (To be completed by attorney for individual chapter 7 debtor(s) with primarily consumer debts.)

I, the attorney for the debtor(s) named in the foregoing petition, declare that I have informed the debtor(s) that (he, she, or they) may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X Stephen J Schuler  
Signature of Attorney

Date 7/15/04



## UNITED STATES BANKRUPTCY COURT

## DISTRICT OF

In re: Switka, Patricia

Debtor(s)

Case No.

(If Known)

See summary below for the list of schedules. Include Unsworn Declaration under Penalty of Perjury at the end.

GENERAL INSTRUCTIONS: Schedules D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in part, or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

Name of Schedule	Attached (Yes No)		Number of sheets	Amounts Scheduled		
				Assets	Liabilities	Other
A - Real Property	Y	1		0.00		
B - Personal Property	Y	1		\$21,359.02		
C - Property Claimed as Exempt	Y	1				
D - Creditors Holding Secured Claims	Y	1			0.00	
E - Creditors Holding Unsecured Priority Claims	Y	1			0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Y	2			\$65,275.88	
G - Executory Contracts and Unexpired Leases	Y	1				
H - Codebtors	Y	1				
I - Current Income of Individual Debtor(s)	Y	1				0.00
J - Current Expenditures of Individual Debtor(s)	Y	1				\$3,255.70
Total Number of Sheets of All Schedules			11			
Total Assets				\$21,359.02		
Total Liabilities					\$65,275.88	

in re: Switka, Patricia

Debtor(s)

Case No.

(if known)

## SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
N/A				

## SCHEDULE B - PERSONAL PROPERTY

Total ->

\$

(Report also on Summary of Schedules.)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Commerce Bank Checking Commerce Bank Savings		\$100.00 \$539.02
3. Security deposits with public utilities, telephone companies, landlords, and others.		All Round Realty		\$1,000.00
4. Household goods and furnishings including audio, video and computer equipment.		Various furniture		\$1,500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Various books		\$500.00
6. Wearing apparel.		Various clothing		\$ 250.00
7. Furs and jewelry.				\$250.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

**SCHEDULE B  
PERSONAL PROPERTY**

In re:

Debtor(s)

Case No.

(if known)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interest in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		Mazda Tribute 2003		\$17,200.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X	2 cats		\$20.00
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)				Total -> \$ 21,359.02

continuation sheets attached

**Debtor(s)**

(if known)

Debtor elects the exemptions to which debtor is entitled under (Check one box)

- | DESCRIPTION OF PROPERTY      | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION |
|------------------------------|--------------------------------------|----------------------------|--|
| Checking and Savings Account | 11 USC 522(d)(3)                     | \$639.02                   | \$639.02   |
| Rent Security Deposit        | 11 USC 522(d)(1)                     | \$1,000.00                 | \$1,000.00   |
| Various furniture            | 11 USC 522(d)(3)                     | \$1,500.00                 | \$1,500.00   |
| Various clothing             | 11 USC 522(d)(3)                     | \$250.00                   | \$250.00   |
| Various Books                | 11 USC 522(d)(3)                     | \$500.00                   | \$500.00   |
| Furs & Jewelry               | 11 USC 522(d)(4)                     | \$250.00                   | \$250.00   |
| 2003 Maza Tribute            | 11 USC 522(d)(2)                     | \$2,400.00                 | \$17,200.00  |
| Pets                         | 11 USC 522(d)(3)                     | \$20.00                    | \$20.00  |



In re: Switka, Patricia

Debtor(s)

Case No.

(if known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C U D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
A/C #						
			VALUE \$			
A/C #						
			VALUE \$			
A/C #						
			VALUE \$			
A/C #						
			VALUE \$			
A/C #						
			VALUE \$			
A/C #						
			VALUE \$			
A/C #						
			VALUE \$			
A/C #						
			VALUE \$			
A/C #						
			VALUE \$			

continuation sheets attached

Subtotal -> \$ 0.00  
(Total of this page)Total -> \$ 0.00  
(use only on last page)

(Report total also on Summary of Schedules)



In re: Switka, Patricia Debtor(s) Case No. (if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO DE BT	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C U D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
A/C #						
A/C #						
A/C #						
A/C #						
A/C #						
A/C #						
A/C #						
A/C #						
A/C #						

Sheet no. \_\_\_\_ of \_\_\_\_ sheets attached to Schedule of Creditors Holding Priority Claims.

Subtotal -> \$ 0.00  
(Total of this page)  
Total -> \$ 0.00

(use only on last page of completed Schedule E.)

(Report total also on Summary of Schedules)





Debtor: Switka, Patricia

Debtor(s)

Case No.

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
A/C # 5329025131000978 Bank Card Services PO Box 15026 Wilmington, DE 19850-5026					\$13,086.85
A/C # 4310000643212142 Chase Visa PO Box 15919 Wilmington, DE 19850-5919					\$9,555.58
A/C # 5291152103488991 Capital One Bank PO Box 85015 Richmond, VA 23285-5015					\$5,070.47
A/C # 7021270107790346 Retail Services PO Box 15521 Wilmington, DE 19850-5521					\$1,022.23
A/C # 4104160000950823 Circuit City Fleet Credit Card Services PO Box 15045 Wilmington, DE 19886-0001					\$3,873.98
A/C # 4262280896778686 MBNA America PO Box 15026 Wilmington, DE 19850-5026					\$3,051.57
A/C # 5121070155538487 Sears Credit Card PO Box 182156 Columbus, OH 43218-2156					\$8,695.20
A/C # 5398420050697076 Card Member Services PO Box 44167 Jacksonville, FL 32231-4167					\$2,704.40
A/C # 4264298469023306 Bankcard Services PO Box 15026 Wilmington, DE 19850-5026					\$12,459.91

Sheet no. 1 of 2 sheets attached to Schedule of Creditors  
Holding Nonpriority Claims.Subtotal ->  
(Total of this page) \$ 59,520.19

Total -&gt;

\$

(use only on last page of completed Schedule F.)  
(Report total also on Summary of Schedules)

In re: **Switka, Patricia**

Debtor(s)

Case No.

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
A/C # 06650400 Coastal Gastroenterology 525 Jack Martin Blvd. Brick, NJ 08724					\$380.00
A/C # 922512728 Lane Bryant PO Box 182121 columbus, OH 43218-2121					\$248.09
A/C # 3300152956 Med. Center of Ocean Cty. PO Box 34019 Newark, NJ 07189-0019					\$564.00
A/C # 3300152971 Med Center of Ocean Cty. PO Box 34019 Newark, NJ 07189-0019					\$1,509.00
A/C # 3300163662 Med Center of Ocean Cty. PO Box 34019 Newark, NJ 07189-0019					\$932.00
A/C # 3300107260 Med Ctr of Ocean Cty. PO Box 34019 Newark, NJ 07189-0019					\$168.00
A/C # 3300164919 med Center of Ocean Cty PO Box 34019 Newark, NJ 07189-0019					\$1,600.00
A/C # 2300041 Empi 599 Cardigan Road St. Paul MN 55126					\$354.60
A/C #					
Sheet no. <u>02</u> of <u>2</u> sheets attached to Schedule of Creditors Holding Nonpriority Claims.					
Subtotal -> (Total of this page)					\$5,755.69
Total -> (use only on last page of completed Schedule F.) (Report total also on Summary of Schedules)					\$65,275.88



In re: Switka, Patricia

Debtor(s)

Case No.

(if known)

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**☒ Check this box if debtor has no executory contracts or unexpired leases.NAME AND MAILING ADDRESS, INCLUDING ZIP CODE,  
OF OTHER PARTIES TO LEASE OR CONTRACT.DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF  
DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR  
NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT  
NUMBER OF ANY GOVERNMENT CONTRACT.

In re: Switka, Patricia

Debtor(s)

Case No.

(if known)

### SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

In re: Switka, Patricia

Debtor(s)

Case No.

(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:  single	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES  Katherine E. Bernyk	AGE 22	RELATIONSHIP daughter
Employment: disabled w/e	DEBTOR		
Occupation	SPOUSE		
Name of Employer			
How long employed			
Address of Employer			

Income: (Estimate of average monthly income)

DEBTOR

SPOUSE

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.)

\$ 0.00

\$

Estimate monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify)

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

\$

\$

\$

\$

Regular income from operation of business or profession or farm

(attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's

use or that of dependents listed above.

Social security or other government assistance (Specify)

Pension or retirement income

Other monthly income (Specify)

TOTAL MONTHLY INCOME

\$

0.00

\$

TOTAL COMBINED MONTHLY INCOME

\$

0.00

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:



In re: Switka, Patricia Debtor(s) Case No. (if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home) \$950.00  
Are real estate taxes included? ☐ Yes ☐ No Is property insurance included? ☐ Yes ☐ No  
Utilities Electricity and heating fuel 150.00  
Water and sewer 45.00  
Telephone 60.00  
Other cable TV 140.00

Home maintenance (repairs and upkeep) 400.00  
Food 20.00  
Clothing 45.00  
Laundry and dry cleaning 0.00  
Medical and dental expenses 481.00  
Transportation (not including car payments) 150.00  
Recreation, clubs and entertainment, newspapers, magazines, etc. 15.00  
Charitable contributions 5.00  
Insurance (not deducted from wages or included in home mortgage payments)  
Homeowner's or renter's 16.67  
Life 0.00  
Health 301.00  
Auto 116.00  
Other

Taxes (not deducted from wages or included in home mortgage payments) 100.00  
(Specify)

Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)  
Auto 361.03  
Other

Alimony, maintenance, and support paid to others  
Payments for support of additional dependents not living at your home  
Regular expenses from operation of business, profession, or farm (attach detailed statement)  
Other

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) \$ 3,255.70

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)  
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income \$  
B. Total projected monthly expenses \$  
C. Excess income (A minus B) \$  
D. Total amount to be paid into plan each (interval) \$

In re Switka, Patricia Debtor(s) Case No. (If Known)

STATEMENT Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

- (1) The undersigned is the attorney for the debtor(s) in this case.
- (2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:
  - (a) for legal services rendered or to be rendered in contemplation of and in connection with this case \$ 1,350.00
  - (b) prior to filing this statement, debtor(s) have paid \$ 1,350.00
  - (c) the unpaid balance due and payable is \$ 0.00
- (3) \$ 209.00 of the filing fee in this case has been paid.
- (4) The services rendered or to be rendered include the following:
  - (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
  - (c) representation of the debtor(s) at the meeting of creditors.
- (5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
- (6) The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
- (7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:
- (8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

Respectfully submitted, [Signature] Attorney for Petitioner  
STEPHEN G. SCHUELER, ESQUIRE  
1010 Highway 71, Suite 2 Spring Lake Heights, NJ 07762

UNITED STATES BANKRUPTCY COURT

DISTRICT OF

In re: Switka, Paricia

Debtor(s)

Case No.

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16-21. Each question must be answered. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner; of a partnership; a sole proprietor or self-employed.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(30).

#### ☒ None 1. Income from Employment or Operation of Business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give AMOUNT and SOURCE (if more than one).

#### ☒ None 2. Income Other than from Employment or Operation of Business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of his case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give AMOUNT and SOURCE.

### 3. Payments to Creditors

☒ None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR, DATES OF PAYMENTS, AMOUNT PAID and AMOUNT STILL OWING.

☒ None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR, DATE OF PAYMENT, AMOUNT PAID and AMOUNT STILL OWING.

### 4. Suits, Executions, Garnishments and Attachments

☒ None a. List all suits to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give CAPTION OF SUIT AND CASE NUMBER, NATURE OF PROCEEDING, COURT AND LOCATION and STATUS OR DISPOSITION.

☐ None b. Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year



immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED, DATE OF SEIZURE and DESCRIPTION AND VALUE OF PROPERTY.

☒ None 5. Repossessions, Foreclosures, and Returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR OR SELLER, DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN and DESCRIPTION AND VALUE OF PROPERTY.

6. Assignments and Receiverships

☒ None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF ASSIGNEE, DATE OF ASSIGNMENT and TERMS OF ASSIGNMENT OR SETTLEMENT.

☒ None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CUSTODIAN, NAME AND LOCATION OF COURT, CASE TITLE & NUMBER, DATE OF ORDER and DESCRIPTION AND VALUE OF PROPERTY.

☒ None 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF PERSON OR ORGANIZATION, RELATIONSHIP TO DEBTOR, IF ANY, DATE OF GIFT, and DESCRIPTION AND VALUE OF GIFT.

☒ None 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give DESCRIPTION AND VALUE OF PROPERTY, DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS and DATE OF LOSS.

☒ None 9. Payments Related to Debt Counseling or Bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Give NAME AND ADDRESS OF PAYEE, DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR and AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY.

☒ None 10. Other Transfers

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR, DATE, and DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED.

☒ None 11. Closed Financial Accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares in share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  
Provide NAME AND ADDRESS OF INSTITUTION, TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE and AMOUNT AND DATE OF SALE OR CLOSING.

☒ None 12. Safe Deposit Boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  
Provide NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY, NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY, DESCRIPTION OF CONTENTS and DATE OF TRANSFER OR SURRENDER, IF ANY.

☒ None 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  
Provide NAME AND ADDRESS OR CREDITOR, DATE OF SETOFF and AMOUNT OF SETOFF.

☒ None 14. Property Held for Another Person

List all property owned by another person that the debtor holds or controls.  
Provide NAME AND ADDRESS OF OWNER, DESCRIPTION AND VALUE OF PROPERTY and LOCATION OF PROPERTY.

☒ None 15. Prior Address of Debtor

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.  
Provide ADDRESS, NAME USED and DATES OF OCCUPANCY.

The following questions are to be completed as shown below.\*

☒ Nature, Location and Name of Business\*

☒ None a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship or was a self-employed professional within the two years immediately preceding the commencement of this case, in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within the two years immediately preceding the commencement of this case.

Provide NAME, ADDRESS, NATURE OF BUSINESS and BEGINNING AND ENDING DATES OF OPERATION.

☒ Books, Records, and Financial Statements

☒ None a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case participated or supervised the keeping of books of account and records of the debtor.

Provide NAME AND ADDRESS and DATES SERVICES RENDERED.

These questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the two years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the two years immediately preceding the commencement of this case.)

☒ None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

Give NAME, ADDRESS and DATES SERVICES RENDERED.

☒ None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

Give NAME and ADDRESS.

☒ None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

Give NAME AND ADDRESS and DATE ISSUED.

#### 18. Inventories

☒ None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory. Give DATE OF INVENTORY, INVENTORY, SUPERVISOR and DOLLAR AMOUNT OF INVENTORY (specify cost, market or other basis).

☒ None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

Give DATE OF INVENTORY and NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS.

#### 19. Current Partners, Officers, Directors and Shareholders

☒ None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership. Give NAME AND ADDRESS, NATURE OF INTEREST and PERCENTAGE OF INTEREST.

☒ None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

Give NAME AND ADDRESS, TITLE and NATURE AND PERCENTAGE OF STOCK OWNERSHIP.

#### 20. Former Partners, Officers, Directors and Shareholders

☒ None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

Give NAME, ADDRESS and DATE OF WITHDRAWAL.

☒ None b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

Give NAME AND ADDRESS, TITLE and DATE OF TERMINATION.

#### ☒ None 21. Withdrawals from a Partnership or Distributions by a Corporation

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

Give NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR, DATE AND PURPOSE OF WITHDRAWAL, and AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY.

#### Unsworn Declaration under Penalty of Perjury.

If completed by an individual or individual and spouse) I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date

Signature of Debtor

Date

Signature of Joint Debtor (if any)

If completed on behalf of a partnership or corporation) I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date

Signature

Print Name and Title

An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§152 and 3571.

UNITED STATES BANKRUPTCY COURT

DISTRICT OF

In re: Switka, Patricia

Debtor(s) Case No. Chapter

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- 1. I, the debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
- 2. My intention with respect to the property of the estate which secures those consumer debts is as follows:

a. Property to Be Surrendered.

Description of property	Creditor's name	H, W or J
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None

b. Property to Be Retained (Specify Reaff'd, Red'd or Exempt to state debtor's intention concerning reaffirmation, redemption, or lien avoidance\*.)

Description of property	Creditor's name	Reaff'd Red'd Exempt
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none

3. I understand that § 521 (2) (B) of the Bankruptcy Code requires that I perform the above stated intention within 45 days of the filing of this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

Date: 7/15/04

Patricia Switka  
Signature of Debtor

- \* Reaff'd - Debt will be reaffirmed pursuant to § 524(c)
- Red'd - Property is claimed as exempt and will be redeemed pursuant to § 722
- Exempt - Lien will be avoided pursuant to § 522(f) and property will be claimed as exempt

Signature of Debtor

**MATRIX OF MAILING**

Bank Card Services  
PO Box 15026  
Wilmington, Delaware 19850-5026  
Account No: 5329025131000978  
Balance: \$13,086.85

Chase Visa  
PO Box 15919  
Wilmington, Delaware 19850-5919  
Account No.: 4310000643212142  
Balance: \$9,555.58

Capital One Bank  
PO Box 85015  
Richmond, VA 23285-5015  
Account No.: 5291152103488991  
Balance: \$5,070.47

Retail Services  
PO Box 15521  
Wilmington, DE 19850-5521  
Account No.: 7021270107790346  
Balance: \$1,022.23

Circuit City  
Fleet Credit Card Services  
PO Box 15045  
Wilmington, DE 19886-0001  
Account No.: 4104160000950823  
Balance: \$3,873.98

MBNA America  
PO Box 15026  
Wilmington, DE 19850-5026  
Account No.: 4262280896778686  
Balance: \$3,051.57

Sears Credit Card  
PO Box 182156  
Columbus, OH 43218-2156  
Account No.: 5121070155538487  
Balance: \$8,695.20

Card Member Services  
PO Box 44167  
Jacksonville, FL 32231-4167  
Account No.: 5398420050697076  
Balance: \$2,704.40

Bank Card Services  
PO Box 15026  
Wilmington, DE 19850-5026  
Account No.: 4264298469023306  
Balance: \$12,459.91

Coastal Gastroenterology  
525 Jack Martin Boulevard  
Brick, NJ 08724  
Account No.: 06650400  
Balance: \$380.00

Lane Bryant  
PO Box 182121  
Columbus, OH 43218-2121  
Account No.: 922512728  
Balance: \$248.09

Medical Center of Ocean County  
PO Box 34019  
Newark, NJ 07189-0019  
Account No.: 3300152956  
Balance: \$564.00

Medical Center of Ocean County  
PO Box 34019  
Newark, NJ 07189-0019  
Account No.: 3300152971  
Balance: \$1,509.00

Medical Center of Ocean County  
PO Box 34019  
Newark, NJ 07189-0019  
Account No.: 3300163662  
Balance: \$932.00

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Medical Center of Ocean County  
PO Box 34019  
Newark, NJ 07189-0019  
Account No.:3300107260  
Balance: \$168.00

Medical Center of Ocean County  
PO Box 34019  
Newark, NJ 07189-0019  
Account No.:3300164919  
Balance: \$1, 600.00

Empi  
599 Cardigan Road  
St. Paul, MN 55126  
Account No.: 2300041  
Balance: \$354.60

***Stephen G. Schueler***

ATTORNEY AT LAW  
1010 HIGHWAY 71  
SUITE 2  
SPRING LAKE HEIGHTS, NEW JERSEY 07762

NJ SUPREME COURT CERTIFIED ATTORNEY  
CERTIFIED BY THE SUPREME COURT OF NEW JERSEY AS A CIVIL TRIAL ATTORNEY  
CERTIFIED BY THE SUPREME COURT OF NEW JERSEY AS A CRIMINAL ATTORNEY

TELEPHONE (732) 449-0055  
TELEFAX (732) 449-5317

MEMBER OF N.J. AND N.Y. BARS

July 14, 2004

United States Bankruptcy Court  
402 East State Street  
Trenton, New Jersey 08608

**RE: PATRICIA SWITKA/CHAPTER 7 BANKRUPTCY**

Dear Sir/Madam:

Enclosed herewith please find an original and one (1) copy of a Chapter 7 Bankruptcy Petition and Certification of Non-Compliance relative to the above matter.

Kindly file same and return a "filed" copy to me in the self-addressed stamped envelope provided herein. I have also enclosed my check in the amount of \$209.00 representing costs of filing same.

Thank you for your kind attention to this matter.

Respectfully submitted,

  
STEPHEN G. SCHUELER

SGS/tla  
Enclosures

cc: Ms. Patricia Switka